# **TRICARE Choices for the National Guard/Reserve**

## Meeting Your Health Care Needs Before, During and After Activation





TRICARE is committed to sustaining the health of National Guard/Reserve members and their families entrusted to our care before, during and after activation. Visit www.tricare.osd.mil/reserve for information about your health care benefits. To verify your eligibility for TRICARE and to determine if you qualify for programs described in this flyer, visit the Guard and Reserve Portal at https://www.dmdc.osd.mil/Guard-ReservePortal.

#### TRICARE Stateside

### **TRICARE Regional Contractors**

#### **TRICARE North:**

Health Net Federal Services, Inc. 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com

#### TRICARE South:

Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com

## TRICARE West:

TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com



**Overseas** 

#### **TRICARE Area Offices (TAO)**

TRICARE Pacific:

011-81-611-743-2036 www.tricare.osd.mil/pacific

TRICARE Latin America and Canada: 1-706-787-2424

www.tricare.osd.mil/tlac

**TRICARE Europe:** 0049-6302-67-7433/7434 www.europe.tricare.osd.mil

Or, call toll-free at 1-888-777-8343 and enter the option for the overseas area you need.

### When You Are Covered (See the back of this handout for information about family coverage.)

Your Status	Potential Coverage	Description	For Information
On active duty orders for 30 days or less or while drilling (inactive duty training)	Line-of-duty care only	Covered for any injury, illness or disease incurred or aggravated in the line of duty.	Contact your unit commander or designated medical/dental representative.
	TRICARE Dental Program (TDP)	A voluntary, premium-based dental plan you may purchase when not covered by active duty dental benefits.	Call United Concordia at 1-800-866-8499 or visit www.TRICAREdentalprogram.com.
On active duty orders for more than 30 consecutive days	Pre-activation benefit*	Eligible for active duty health and dental benefits for up to 90 days before active duty begins (with delayed-effective-date orders).	Visit the Guard and Reserve Portal to see if you qualify for the pre-activation benefit. Contact your regional contractor or overseas TAO for assistance with obtaining care.
	Active duty health benefits	Covered by TRICARE—the same as active duty service members.	Follow the protocol of your assigned duty station for health care.
	Active duty dental benefits	Obtain dental services—the same as active duty service members. Automatically disenrolled from the TDP (if enrolled).	Follow the protocol of your assigned duty station for dental care.
When released from active duty	Transitional Assistance Management Program (TAMP)*	Offers transitional TRICARE coverage for 180 days with the same costs as active duty family members.	Visit the Guard and Reserve Portal to see if you qualify for TAMP. Contact your regional contractor or overseas TAO for assistance with obtaining care.
	TRICARE Dental Program (TDP)	A voluntary, premium-based dental plan you may purchase when not covered by active duty dental benefits. If enrolled in the TDP before you were activated, you will be automatically re-enrolled upon deactivation.	Call United Concordia at 1-800-866-8499 or visit www.TRICAREdentalprogram.com.
	TRICARE Reserve Select (TRS)*	A voluntary, premium-based health plan available for purchase by qualified members. Provides coverage similar to TRICARE Standard. If purchased, coverage begins after TAMP.	Contact your reserve personnel office or visit the Guard and Reserve Portal to see if you qualify for TRS. Contact your regional contractor or overseas TAO for assistance with obtaining care.
	Continued Health Care Benefit Program (CHCBP)	A temporary, premium-based health plan available for purchase by qualified members after TAMP ends. Provides up to 18 months of coverage.	Call Humana Military Healthcare Services, Inc. at 1-800-444-5445 or visit www.tricare.osd.mil/chcbp.

<sup>\*</sup>Active duty must be in support of a contingency operation to qualify. Examples of contingency operations include Operations Enduring Freedom, Noble Eagle and Iraqi Freedom.

# **Ensuring Your Family is Eligible for TRICARE**

Registration in the Defense Enrollment Eligibility Reporting System (DEERS) is required before family members are eligible for TRICARE. Be sure to register all your eligible family members in DEERS now so you are ready if you are activated. To register, visit www.tricare.osd.mil/deers; call 1-800-538-9552, Monday through Friday 9 a.m. to 6:30 p.m. Eastern Standard Time; or visit the nearest ID card-issuing facility.

Note: Registering in DEERS is not the same as enrolling in TRICARE Prime, TRS, the TDP or other options listed in this flyer that require enrollment.

When Your Family Is Covered					
<b>Your Status</b>	Potential Coverage	Description	For Information		
On active duty orders for 30 days or less or while drilling (inactive duty training)	No health coverage, unless covered by TAMP or TRS (see below)				
	TRICARE Dental Program (TDP)	A voluntary, premium-based dental plan you may purchase for your family at any time (not based on whether or not you are on active duty).	Call United Concordia at 1-800-866-8499 or visit www.TRICAREdentalprogram.com.		
On active duty orders for more than 30 consecutive days	Pre-activation benefit*	Eligible for TRICARE coverage as active duty family members for up to 90 days before your active duty service begins.	Contact the regional contractor or overseas TAO for assistance with obtaining care.		
	TRICARE health coverage	Covered by TRICARE Prime, TRICARE Prime Remote for Active Duty Family Members or TRICARE Standard and Extra depending on where they live while you are on active duty.	Contact the regional contractor or overseas TAO for assistance with obtaining care.		
	TRICARE Dental Program (TDP)	Same reduced premiums as active duty family members. If new enrollment is within 30 days of your start of active duty, the minimum 12-month enrollment period is waived.	Call United Concordia at 1-800-866-8499 or visit www.TRICAREdentalprogram.com.		
When released from active duty	Transitional Assistance Management Program (TAMP)*	Transitional TRICARE coverage for 180 days with the same costs as active duty family members.	Contact the regional contractor or overseas TAO for assistance with obtaining care.		
	TRICARE Dental Program (TDP)	A voluntary, premium-based dental plan you may purchase for your family at any time. (Return to full premium amount.)	Call United Concordia at 1-800-866-8499 or visit www.TRICAREdentalprogram.com.		
	TRICARE Reserve Select (TRS)*	A voluntary, premium-based health plan available for purchase by qualified members. Provides coverage similar to TRICARE Standard. If purchased, coverage begins after TAMP.	Contact the regional contractor or overseas TAO or visit www.tricare.osd.mil/reserve/reserveselect.		
	Continued Health Care Benefit Program (CHCBP)	A temporary, premium-based health plan available for purchase by qualified members after TAMP ends. Provides up to 18 months of coverage.	Call Humana Military Healthcare Services, Inc. at 1-800-444-5445 or visit www.tricare.osd.mil/chcbp.		

<sup>\*</sup>Active duty must be in support of a contingency operation to qualify. Examples of contingency operations include Operations Enduring Freedom, Noble Eagle and Iraqi Freedom.

#### **Mobilization Checklist**†

Before receiving activation notification:

- Register family members in DEERS and/or update information as needed.
- □ Get your Will and other legal documents in order.
- Contact your command or unit family readiness representative for help with completing your family care plan.
- □ Review your TRICARE options.
- Review your civilian employer's health and dental coverage options while on active duty.
- Determine costs and benefits of both TRICARE and civilian options.

†For a more complete and comprehensive member and family readiness checklist, visit the Reserve Affairs Web site at www.defenselink.mil/ra and click on <Family Readiness><Toolkit> or consult your National Guard/Reserve resources.

Upon receiving alert or activation orders:

- □ Confirm that your family's DEERS information is current.
- Get military ID cards for eligible family members.
- □ Give your family copies of your orders.
- Visit www.tricare.osd.mil/reserve for information on TRICARE.
- □ Contact your civilian employer to continue or discontinue your employer health and/or dental coverage.
- Contact your military legal assistance office to appoint your power of attorney and update your Will.
- Contact your command or unit family readiness representative for help in updating your family care plan.
- Contact your finance office to set up an allotment, if applicable.
- Make other financial arrangements as required.
- Review life insurance for your spouse and yourself.